



COUNSEL RETIREMENT PORTFOLIOS

PREPARE. PLAN. PROTECT.

RETIRE  
PREDICTABLY

COUNSEL | PORTFOLIO SERVICES

# Counsel Retirement Portfolios

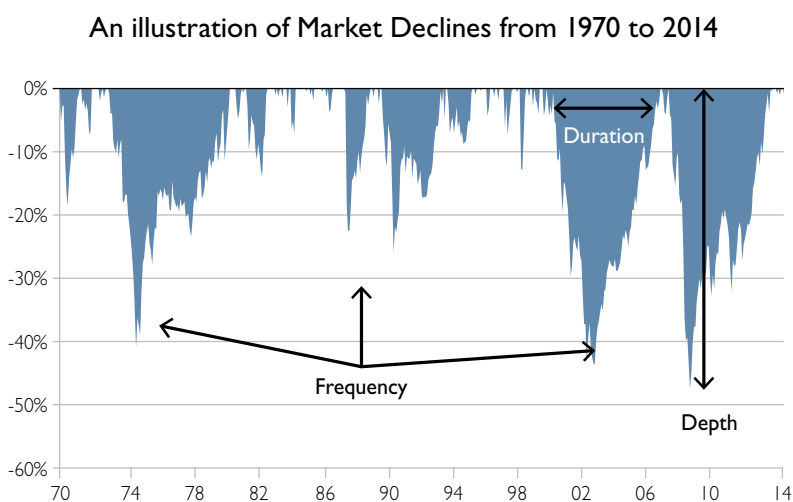
## THE CONFIDENCE TO RETIRE PREDICTABLY

Planning for retirement can be an exercise in uncertainty. How much money do you need to save for retirement? What happens if you retire early? Will you still have enough to live on if the market declines while you're invested?

Counsel Retirement Portfolios aim to protect you - and your retirement savings - from the uncertainties of today and tomorrow. With help from your Advisor, you can build a plan that seeks to minimize your risks in retirement.

### The path you take matters

You can't always control when you retire and you certainly can't control what happens in the markets. You can, however, control the path you take by choosing a retirement portfolio that seeks to protect you against the cumulative effect of declines in the market.



Source: Morningstar Direct, MSCI World

### Cumulative effect of declines in the market

The dollar loss to your investment portfolio can be measured by **three factors**:

- 1 Depth** - How far a portfolio declines
- 2 Duration** - How long the decline occurs, and how soon until it recovers
- 3 Frequency** - How often a portfolio declines in value

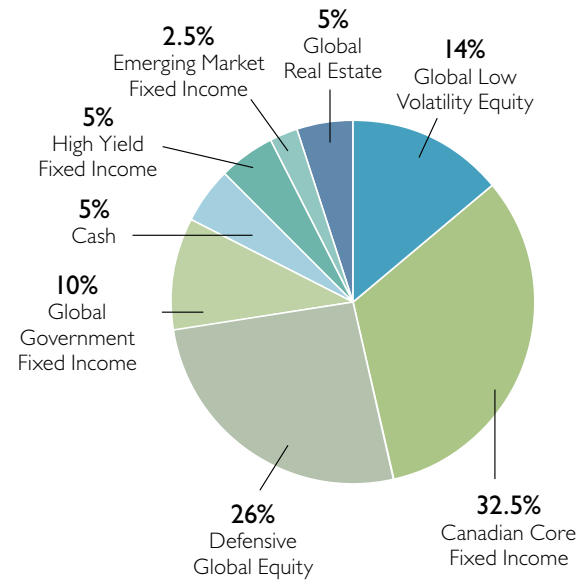
Counsel Retirement Portfolios employ strategies designed to reduce the depth and duration of declines in your investment portfolio. By doing so, they can help to reduce the impact of downturns in the market, leaving you with more for your retirement.

Counsel Retirement Portfolios also address the potential risk posed by the timing of your retirement. If you were to retire during a down market, you naturally have less to fund your retirement than if you retired during a positive period in the market. However, if your losses are minimized by these protection strategies, you may be in a stronger position when the time comes to draw income from your portfolio.

## PROTECT AND GROW

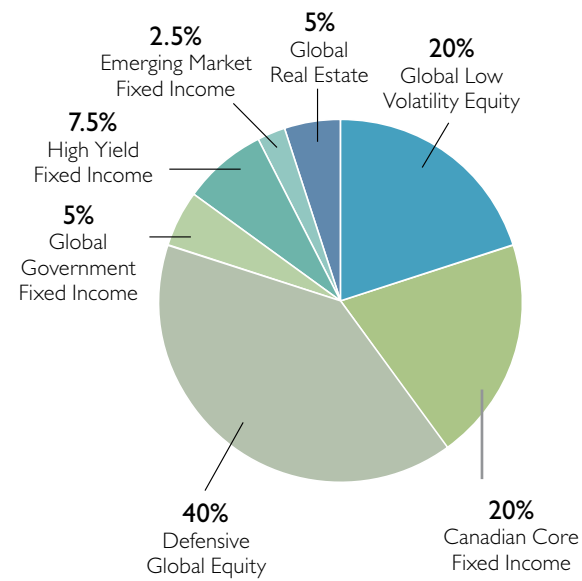
These Counsel Retirement Portfolios are designed to help you protect and grow your retirement savings

### COUNSEL RETIREMENT PRESERVATION PORTFOLIO



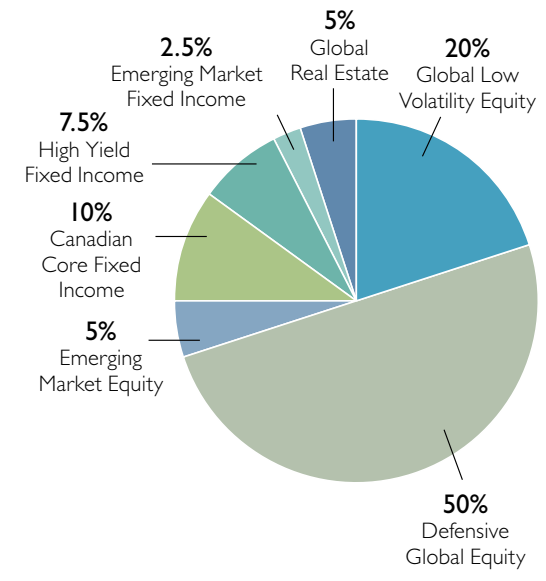
Counsel Retirement Preservation Portfolio is ideal for investors who are retired or near retirement and desire an investment that seeks to minimize portfolio losses during periods of down markets. It is also for investors who will use this portfolio as their primary source of savings for their retirement and **preservation** of capital is a primary objective.

### COUNSEL RETIREMENT FOUNDATION PORTFOLIO



Counsel Retirement Foundation Portfolio is ideal for investors who are retired or near retirement and desire an investment that seeks to minimize portfolio losses during periods of down markets. It is also for investors who will use this portfolio as the **foundation** of their investments. Preserving capital is a key focus of the portfolio, with a greater potential for capital growth during upward market movements.

### COUNSEL RETIREMENT ACCUMULATION PORTFOLIO



Counsel Retirement Accumulation Portfolio is ideal for investors who have a longer time horizon to plan for their retirement and whose primary focus is capital **accumulation**, while seeking to minimize portfolio losses during periods of down markets.

The pie charts depict the target portfolio allocation of each Counsel Retirement Portfolio.

### Two key portfolio protection strategies

These two innovative strategies, when combined together, are the backbone of Counsel Retirement Preservation, Foundation and Accumulation Portfolios.

Global Low Volatility Equity

**Counsel Global Low Volatility Equity** seeks to reduce the volatility associated with investing in stocks. It aims to achieve long-term capital appreciation by investing primarily in equities issued and traded in developed markets. These stocks are issued by companies that are better insulated from changes in the economy, and which have historically shown characteristics of stability, such as stable earnings, dividend growth and other factors.

Defensive Global Equity

**Counsel Defensive Global Equity** uses a unique approach to move in and out of equities during periods of market stress, aimed to protect you from persistent market declines.

This strategy reduces equity market exposure when signs of impending equity market stress are indicated, and will move back into equities when there are clear opportunities for equity market gains.

By strategically moving in and out of equities, Counsel Defensive Global Equity helps you avoid steep losses, while also taking advantage of equity market gains for potentially greater long-term returns.

**Portfolio Components** – The Counsel Retirement Preservation, Foundation and Accumulation Portfolios are made up of the following components in different proportions:



## BENEFITS OF COUNSEL RETIREMENT PORTFOLIOS

Counsel Retirement Portfolios are a compelling solution for many of the investment challenges you face or could face in the near future. Here are just a few of the benefits of the portfolios:

### **1. Protect your investments from timing risk, as well as the cumulative impact of market declines**

Taken together, these represent some of the biggest risks that you will face leading up to, and during, retirement. Significant declines in the value of your portfolio as you head into retirement can impact your ability to fund your life after work. Counsel Retirement Portfolios are designed to reduce the impact of market declines on the value of your investments.

### **2. Provide long-term growth potential**

History has shown that equities outperform bonds over longer periods. Counsel Retirement Portfolios seek to provide the return potential of equities, but with lower risk than a conventional equity portfolio.

### **3. Start receiving retirement income from a position of strength**

Counsel Retirement Portfolios attempt to protect your wealth so you can rely on your investments being there when you need this income.

### **4. Professional investment management**

The Counsel Portfolio Services investment team, which oversees the Counsel Retirement Portfolios, selects third-party money managers that have successful and repeatable investment processes. The team monitors them according to a stringent review process. The result is access to the expertise of leading global money managers. A select group of these specialists manage Counsel Retirement Portfolios according to a disciplined investment process.

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## RETIRE PREDICTABLY WITH COUNSEL RETIREMENT PORTFOLIOS

Ready to take the more predictable path to retirement? Work with your Advisor to determine the Counsel Retirement Portfolio that's best for you, based on your retirement goals and risk tolerance.

*With Counsel Retirement Portfolios, your Advisor can help you build a plan that reduces the impact of uncertainties on your retirement. Life is unpredictable, but your retirement doesn't have to be.*

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the Fund Facts and Simplified Prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. The indices cited are widely accepted benchmarks for investment performance within their relevant regions, sectors or asset class, represent non managed investment portfolios, exclude management fees and expenses related to investing in the indices, and are not necessarily indicative of future investment returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.